



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit: 3693

Examiner: Daniel S. Felten

In Re: Srihari Kumar et al.
Case: P3966
Serial No.: 09/854,222
Filed: 05/10/2001
Subject: Interactive Funds Transfer Interface

Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

Dear Sir:

Response F